

THE CREDIT WORLD

THE OFFICIAL ORGAN OF THE

Retail Credit Men's
National Association

INCORPORATED

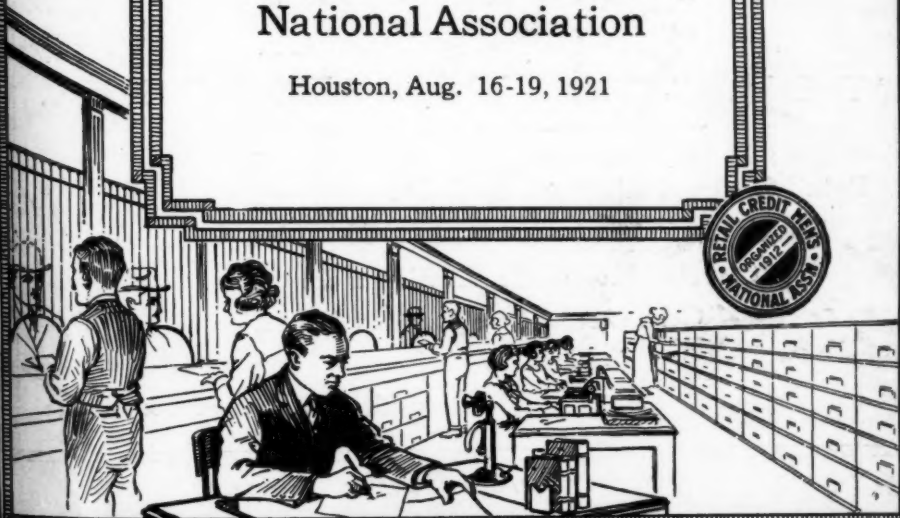
AUGUST, 1921

VOLUME IX

NUMBER 12

Containing Programme
of the
Ninth Annual Convention
of the
Retail Credit Men's
National Association

Houston, Aug. 16-19, 1921



THE HICKOX SYSTEM

BESSEMER BUILDING

PITTSBURGH, : : : PA.

COLLECTS

Profit and Loss Accounts—Everywhere



Write for our "no collection—no charge" rates—
THEN you'll try our service,

- and find,
- that is not a scheme to sell you a bunch of form collection letters;
- that you pay for results only — *after* they are gotten;
- and then, *you'll* understand *why* we have 10,000 satisfied clients;
- and *why* we say "Established on the *Rock of Service* since 1907!"

TRY OUR DIRECT DEMAND DRAFTS

ON YOUR "YOUNG" ACCOUNTS
THEY COST YOU NOTHING—UNLESS THEY
ACTUALLY COLLECT.
THEN THE CHARGE IS AMAZINGLY SMALL.

MEMBERS

Retail Credit Men's National Association,

Retail Credit Men's Association of Pittsburgh,

Cleveland Retail Credit Men's Company,

Commercial Law League of America,

Kiwanis Club,

Pittsburgh Chamber of Commerce

The CREDIT WORLD



Official Organ of the
RETAIL CREDIT MEN'S NATIONAL ASSOC'N

Issued Monthly by
DAVID J. WOODLOCK, Editor
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ENTERED AS SECOND-CLASS MATTER, NOVEMBER 4, 1916, AT POSTOFFICE AT ST. LOUIS, MO., UNDER ACT OF MARCH 3, 1879.



GEO. A. LAWO

Sec'y The Jno. Gerber Co., Memphis
President Retail Credit Men's National Association



Lord & Taylor, New York.

Lower expense and quicker service

This beautiful and modern 5th Avenue store uses the National Electric Credit System to authorize charge sales because—

- (1) It gives the best service to customers.
- (2) It reduces expenses.
- (3) It eliminates lost motion in handling charge slips.
- (4) It gives the credit office complete control in passing all credits. The credit office has centralized information, accurate, up-to-the-minute, on every account.
- (5) It keeps the credit office in direct communication with selling departments. This does away with the inconvenience of sending notes back and forth, or of calling salespeople to the credit office.

Lord & Taylor adopted the N. C. R. system after a thorough investigation.



110 charge phones are used by Lord & Taylor.

Department Store Division
The National Cash Register Company, Dayton, Ohio
Offices in all the principal cities of the world

PROGRAMME
OF THE
NINTH ANNUAL
CONVENTION
OF THE
RETAIL CREDIT MEN'S
NATIONAL ASSOCIATION



RICE HOTEL
HOUSTON, TEXAS

AUGUST 16-17-18-19, 1921

EXHIBITS

ALL MEMBERS ARE INVITED TO SPEND AS MUCH TIME AS POSSIBLE IN LOOKING OVER THE EXHIBITS. EXPERTS ARE IN CHARGE AND WILL BE GLAD TO ASSIST IN SOLVING YOUR PROBLEMS.

SPACE No. 1.	Comptometer, Felt & Tarrent Co., F. A. Jackson, Representative.
SPACE No. 2 & 5.	National Cash Register Co., W. A. Ryan, Representative.
SPACE No. 3.	Addressograph. Addressograph Co., Ellis A. Turner, Representative.
SPACE No. 4.	Burroughs Adding Machine Co., Jason B. Moody, Representative.
SPACE No. 6 & 9.	Underwood Bookkeeping Machine Co., J. A. Wherry, Representative.
SPACE No. 7 & 8.	Elliott-Fisher Co., E. F. Cover, Representative.
SPACE No. 10.	Rand Company, Chas. G. Finkler, Representative.
SPACE No. 11.	Monroe Calculating Machine Co., John K. Bowman, Dallas, Texas.
SPACE No. 12A & 14 Library Bureau	Thos. A. Wilson, Representative.

MONDAY, AUGUST 15th, 1921

Delegates will please register at Headquarters, Mezzanine Floor, Rice Hotel. An envelope containing Official Badge and tickets to various entertainments will be handed each delegate when they register.

Mr. E. B. Heller, Chairman of Group Conferences, and Mr. W. J. Starr, Assistant Chairman, will be at registration desk to assign delegates to the Group Conference they desire to attend.

Credentials, Proxies and Resolutions should be handed to the Assistant Secretary in charge of registration, who will see they are given to proper Committee Chairmen.

The sessions of the Convention will open promptly on time scheduled.

When addressing the Convention, delegates will please state their name, firm represented and city, so stenographer can make proper record.

The National Board of Directors will meet in Convention Hall on Monday morning at 10:00 o'clock.

10:00	Convention Called To Order by President, George A. Lawo, Memphis, Tenn.
10:01	Introduction, "Meet Your Neighbor".
10:03	Invocation, Rev. Sam R. Hay, First Methodist Church.
10:10	Singing, "Star Spangled Banner" by ALL. Singing, Salesmanship TRIO,—Henri Therrien, Director. Singing, W. R. Waghorne, Cheer Leader.
10:30	Address of Welcome. Honorable O. F. Holcombe, Mayor of Houston.
10:45	Address of Welcome. C. P. Younts, President, Houston Retail Credit Men's Association, Barringer-Norton Company.
10:55	Response. Sidney E. Blandford, R. H. White & Company, Boston.
11:05	Announcement of Committees: Credentials Resolutions Audit
11:10	Report of officers nominating. President, George A. Lawo, John Gerber Co. Memphis. Secretary-Treasurer, David J. Woodlock, St. Louis.
11:30	Address, "The Boss, The Credit Man and The Public." Leop. L. Meyer, Foley Bros. D. G. Co., Houston.
11:50	Report of Legislative Committee. E. H. Ward, Burgess-Nash Company, Omaha, Neb.
12:05	Report of Committee on "Pay Your Bills Promptly Day of Thrift Week." F. H. Koch, Schuneman & Evans, Inc., St. Paul, Minn.
12:15	Communications. Announcements by C. P. Younts, General Chairman, Houston Convention Committee, Houston.
12:25	Introductions of Managers of Exhibits.
12:30	Adjournment.

TUESDAY AFTERNOON, AUGUST 16th.

- 2:00 Reconvene.
- Selections Banda Juvenil Di San Antonio
- 2:15 Report of Credit Literature Committee,
R. H. Poindexter Chairman, D. Loveman, Berger
& Teitlebaum, Nashville, Tenn.
- 2:25 "Psychology of Collections by Mail,"
E. J. Hurcomb, The M. O'Neil Company, Akron,
Ohio.
- 2:40 Report of "Credit World" Committee,
E. B. Heller Chairman, Heller & Livingston, St. Louis.
- 2:50 "Managing the Credit Department of a Retail Foot-
wear Establishment."
Miss May M. Cusack, "Cammeyer", New York.
- 3:05 Report of Committee on Co-operation with National
Retail Dry Goods Association.
Frederick W. Walter Chairmna, The Bailey Com-
pany, Cleveland, Ohio.
- 3:10 Report of Mercantile Agency Committee.
A. Good Chairman, Marks Isaacs Company, New-
Orleans.
- 3:25 "Credits and Business Building."
Mrs. Minnie E. Johnson, Mills Dry Goods Com-
pany, Lansing, Mich.
- 3:40 The Telephone as an Aid in Making Collections."
H. Raines, The Townsend, Wyatt & Wall Dry
koods Company, St. Joseph, Mo.
- 3:55 "A National Centralization of Removals."
A. J. Cruse, Associated Retail Credit Men's Bureau,
St. Louis, Mo.
- 4:05 Report of Committee on Audit.
- 4:10 "Consolidating the Collection and Credit Departments
of Sixty Stores."
F. B. Blakemore Business Men's Credit Bureau
Co., Canton, O.,
- 4:25 "Our National Policy."
H. Victor Wright, Brock & Company, Los Angeles.

4:40 "Protective Features added this year by the Retail Credit Men's Association of Denver."
C. M. Reed, Denver, Colo.

4:55 Communications.
Announcements.
C. P. Younts, General Chairman, Houston Convention Committee.

5:00 Adjournment.

WEDNESDAY MORNING, AUGUST 17th.

9:30 Reconvene.
Invocation, Rev. W. M. Lewis, Central Park Presbyterian Church.
Singing, Salesmanship Trio.
Singing, W. R. Waghorne, Cheer Leader.

9:50 Report of Committee on Bankruptcy.
Leslie Frank, Chairman, Packard Motor Car Company, New York.

9:55 Report of Fraudulent Bank Check Committee.
E. W. Nelson, Chairman, Rudge & Guenzel Company, Lincoln.

10:05 "Solving the Small Town Credit Bureau Problem."
Frank Field, Weld County Credit Association, Greeley, Colo.

10:20 Discussion.

10:30 State and Regional Conferences and Associations.
California State Association.
E. J. Dollard, O'Connor-Moffatt & Company, San Francisco.

Mid-West States Conference.
H. J. Burris, Berkson Bros., Kansas City, Mo.

North-Western Conference.
Ralph W. Watson, Watson & Monaghan, Spokane Wash.

Ohio State Conference.
J. R. Truesdale, Youngstown Retail Credit Association, Youngstown, Ohio.

Texas State Association.
Wm. Monnig, Jr., Monnig Dry Goods Company, Fort Worth, Texas.

- 11:45** **Present Day Conditions:** A discussion of the subject from all angles embracing, whether the standard heretofore used as a basis for opening new accounts should be raised; whether limits generally speaking, should be lowered; whether prompter payments should be demanded, and why?
George Kramer, Jr., Hale Bros., San Francisco.
- 12:00** **Discussion led by**
W. T. Snider, Scruggs, Vandervoort & Barney D. G. Co., St. Louis, Mo.
Other Speakers: W. J. Johnson, J. S. Graham, Inc. Seattle, Wash., Otis L. Snow, Minnetonka Lbr. Co., Tulsa, Okla.
- 12:35** **Address, "Credit Education."**
Sidney E. Blandford, R. H. White & Company, Boston.
- 12:55** **Communications and Announcements.**
- 1:00** **Adjournment.**
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WEDNESDAY AFTERNOON, AUGUST 17th
GROUP CONFERENCES.

From 2:00 to 5:00 P. M., the Convention will divide into groups for the discussion of matters of particular interest to the various lines of business represented. Each group will be in charge of a chairman and special speakers will be provided.

General Chairman, Mr. E. B. Heller, Heller & Livingston Clothing Co., St. Louis, Mo.

Vice Chairman, Mr. W. J. Starr, Secretary, Retail Credit Men's Association, Boston, Mass.

- 5:20** **All delegates and visitors take special interurban cars at Rice Hotel for the Great Galveston Bathing Beach. Return at midnight.**

THURSDAY MORNING, AUGUST 18th.

- 9:30** Reconvene.
Invocation, Rev. E. P. West, Baptist Temple Church.
Singing, Slaesmanship Trio.
Singing, W. R. Waghorne, Cheer Leader.
- 9:50** Report of Committee on Constitution and By-Laws.
S. L. Gilfillan, Chairman-Secretary, Minneapolis
Associated Credit Exchange, Minneapolis, Minn.
- 10:10** "Credit Co-operation from the View Point of a Merchant's Association Secretary."
Mrs. R. L. Bewley, Secretary Retail Merchant's Association, Austin, Texas.
Miss J. Van Wert, Algona, Iowa.
- 10:30** "The Advantages of the Pay-Promptly Advertising Campaign."
A. W. Stewart, Bry-Block Mercantile Co., Memphis, Tenn.
Discussion, Questions and Answers.
- 11:00** "Handling the Direct Inquiry." A discussion whether a Merchant should write for ledger experience direct to a Merchant in another City, given as reference by an applicant for credit; or should ask for it through the Bureau (or Agency) in his City, or the City in which the Merchant given as reference is located; and of how the inquiry should be handled by the one who receives it. Other phases of subject also to be considered. Discussion to be opened by report of Credit Co-operation Committee, which will submit a recommendation.
F. W. Hardcastle, Maurice L. Rothschild, Chairman, Chicago.

Other Speakers will include:

J. W. Metcalfe, Secretary, Associated Retail Credit Bureau and Creditmen, Omaha.

John M. Connolly, Secretary-Manager, Reference Clearance Bureau, Associated Retail Credit Men of New York, New York.

A. J. Kruse, Manager, Associated Retail Credit Men and Credit Bureau, St. Louis.

W. W. Weir, B. Hamburger & Sons, Inc., Los Angeles.

Max Meyer, Nebraska Credit Company, Lincoln, Neb.

V. M. Gribble, Keith, Simmons & Co., Nashville, Tenn.

W. M. Trammel, Associated Retail Credit Men, Birmingham, Ala

12:00 First Report of Committee on Resolutions.

12:15 Report of Credentials Committee.

12:25 Report of Nominating Committee.

Nominations for President, First Vice-President, Second Vice-President, (terms one year each) and five directors, (terms three years each).

12:30 Adjournment.

THURSDAY AFTERNOON, AUGUST 18th.

Delegates and visitors take special chartered Boats at "Turning Basin" to go down the Ship Channal to the famous San Jacinto Battle Grounds. During the trip, Dancing and a lecture by Judge Ewing Boyd ((55th Judicial District) on "The Battle of Jacinto". On arrival, about 3:00 P. M., Watermelon feast, Base Ball and other amusements.

THURSDAY EVENING, AUGUST 18th

BANQUET, RICE HOTEL

8:00 P. M.

SPEAKERS

R. H. Cornell,	Houston Chronicle, Toastmaster.
Hon. Lynch Davidson,	Lieutenant Governor of Texas.
F. M. Law,	Vice-President, First National Bank, Houston.
Judd Mortimer Lewis,	Houston Chronicle.
E. W. Nelson,	Vice-President, Retail Credit Men's National Association, Lin- coln, Nebraska.
George A. Lawo,	President, Retail Credit Men's National Association, Memphis, Tenn.

FRIDAY MORNING, AUGUST 19th.

- 9:30** Reconvene.
Invocation, Rev. W. M. Lewis, Central Park Presbyterian Church.
Singing: Salesmanship Trio, Henri Therrien, Director.
W. R. Waghorne, Cheer Leader.
- 9:50** Address.
Hon. Lynch Davidson, Lieutenant-Governor of Texas.
- 10:15** Address, "Banking and Credits,"
W. F. Ramsay, Federal Reserve Agent, Eleventh Federal Reserve District, Dallas Federal Reserve Bank, Dallas, Texas.

TOPICS LISTED FOR PRESENTATION FROM
10:40 to 2:15 P. M. ARE SUBDIVISIONS OF THE
CREDIT DEPARTMENT METHODS COMMITTEE'S REPORT.

COLONEL FRANKLIN BLACKSTONE, JOSEPH
HORNE COMPANY, CHAIRMAN, PITTSBURGH, PA.

- 10:40** "The Analysis of Accounts and its Bearing on the Collection System."
S. E. Blandford, R. H. White & Company, Boston, Mass.
- 11:00** "The Credit Department as a Unit of Store Service,"
W. T. Snider, Scruggs, Vandervoort & Barney D. G. Company, St. Louis.
I. S. Solomon, D. J. Healy Company, Detroit, Mich.
- 11:20** "The Ideal Credit Authorizing System,"
J. B. Auerbach, Bloomingdale Bros., New York.
J. H. Taylor, Thompson-Belden Company, Omaha, Nebr.
- 11:40** "The Ideal Location and Layout of an Ideal Credit Department."
Irving C. Brown, L. Bamberger & Company, Newark, N. J.
- 12: 0** "The Divisional Credit Manager and his Importance as a Factor in Credit Department Work."
D. W. Ahl, The J. L. Hudson Company, Detroit, Mich.
- 12:20** "Rubber Stamps and Collection Letters in Credit Correspondence."
C. M. Reed, The Retail Credit Men's Association, Denver, Colo.
Robert J. Lamson, The Lamson Bros. Company, Toledo, Ohio.

FRIDAY AFTERNOON, AUGUST 19th.

- 2:00 Reconvene.
 "The Future Credit Department." A Look into the Future, and What is Needed to Improve Present Mechanical Aids in Credit Work.
 John H. Barrett, Stewart & Company, Baltimore, Md.
- 2:15 "The Index of the Future: What it Should Be and What it Should Do in Credit Work,"
 M. J. Solon, The Dayton Company, Minneapolis, Minn.
- 2:30 "What Washington, the Capitol, Thinks of Our National Association,"
 Stephen H. Talkes, Manager, Merchants and Manufacturers Association, Washington, D. C.
- 2:45 Final Report of Committee on Resolutions.
- 3:00 Member's Hour.
- 4:00 Nominations from Floor.
- 4:05 Election of Officers and Directors.
- 4:25 Presentation of Membership Trophies.
- 4:45 Invitations for 1922 Convention.
 Recommendation of Date for 1922 Convention.
- 5:00 Report of Judges of Election and Speeches of Acceptance:
 President-Elect, fifteen minutes; all others, two minutes each.
- 5:30 "America" by ALL.
 Final Adjournment.

TOOTIN' OUR OWN HORN.

(Louis K. Woodford)

(Vice-President)

(Tacoma Retail Credit Men's Association)

In April, 1920, the Tacoma Retail Credit Men's Association was organized with twenty-two charter members. At the first annual election held in May, 1921, our membership had been increased to fifty-two, a gain of thirty members, and we're still going strong. We opine that isn't such a bad showing for a town of our size.

A few months ago, we conducted an advertising campaign, running six half page ads in the three local papers, and the results obtained were gratifying indeed. Not only was improvement noticed in collections, but a large number of members report that in many instances debtors came to them with explanations of why such and such an account hadn't been paid before, which was an almost unheard of occurrence prior to the appearance of the ads. These ads were in the nature of educational propaganda, and written with the idea of getting the people into the habit of telling the credit man their troubles when they have them instead of ignoring the monthly statements and letters written them on past due accounts, pointing out that by co-operation, many of their supposedly difficult affairs could be smoothed out

to the satisfaction of all parties concerned. The Tacoma Association had adopted a small cut, the main reading being "Protect your Credit by Paying your Bills Promptly"; this cut being printed on all statements and other stationery of members and it is a feature well worth while. Our weekly noon-day luncheon has been a success from the start, attendance varying from thirty to forty at each meeting, which is a very good percentage judging from reports we get from associations in other neighboring cities.

At least once every two weeks, we endeavor to have some prominent lawyer, judge, or other authority, make a short talk along lines which come under his observation either in the courts or other lines of endeavor, and much valuable information has been gained.

The weekly clearance of "skips," slow accounts, etc., has been very beneficial; a number of members recovering on accounts which had already reached the "P & L" account. Our lists thus far are cleared through the Tacoma Retail Credit Bureau as we're not large enough to think of a central office of our own at this time, but we have visions of that in the future.

100 members by 1922 is our motto, and we'll have 'em if we have to knock 'em down and drag 'em in.

Publishers of the "AUTOMATIC COLLECTOR"



National Headquarters, Springfield, Mo.

Mr. Credit Man !

The Automatic Collector

will eliminate your "P and L" accounts. A scientific **Collection Service**, proven by members of the Retail Credit Men's Association everywhere.

We are NOT a Collection Agency.
All money paid direct to Creditor

*A Cash Deposit of \$1,000.00 backs our guarantee that the
AUTOMATIC COLLECTOR will get your money for you.*

A Complete Service will be sent ON APPROVAL to
any member of the R. C. M. N. A. upon request

THE "AUTOMATIC COLLECTOR"

Published By
THE UNITED CREDITORS OF AMERICA
Springfield Mo.



Perkins Adjustment Co.



Copyright dates from January 6, 1916

Our system is being successfully used throughout the United States and Canada and is the cheapest and the most effective system known for collecting slow and no-pay accounts.

100 Account Systems sell for \$20.00 each and can be used on 100 different accounts. 50 account systems sell for \$15.00.

NO COMMISSIONS.

All payments made direct to creditor.

The following is a copy of our guarantee:

We will refund to the purchaser of this book the purchase price, with 6% interest from date of purchase, in the event that at least \$100.00 is not collected from the use of 50 sets of letters, if used as per instructions herein contained.

PERKINS ADJUSTMENT COMPANY

W. E. Perkins

MAIN OFFICE 729 CENTRAL NATIONAL BANK BLDG.
ST. LOUIS, MISSOURI

For High Class and Efficient Collection and Adjustment Service Everywhere, use

WEISS and WEISS

3 West 29th Street,

NEW YORK CITY - - N. Y.

No Collection—No Charge

References Upon Request

Rates—New York City Claims—10%
Out of Town Claims—C. L. L. A. Rates Prevail

RELIABLE COLLECTION SERVICE

ALABAMA, BIRMINGHAM.

Mr. W. V. Trammell, Merchants Credit Association, 223 First National Bank Bldg.

CALIFORNIA, LOS ANGELES.

Retail Merchants Credit Association, Inc., 300 I. W. Hellman Bldg.

COLORADO, DENVER.

Chiles & Harrison, 613 Kittredge Bldg. Also handle collections in WYOMING and NEW MEXICO.

CONNECTICUT, HARTFORD.

Connecticut Credit Bureau, 415 Palace Theatre Bldg.

CONNECTICUT, STAMFORD.

C. W. Boyd, Secretary Merchants' Credit Association.

IOWA, CEDAR RAPIDS.

Fidelity Service Company, R. W. Dahms, Manager, Suite 215-18 Masonic Temple.
IOWA SERVICE.

ILLINOIS, CHICAGO.

Mr. Frederick L. Davies, Credit Reference Exchange, 36 S. Dearborn St.

KENTUCKY, COVINGTON.

Credit Men's Association of Northern Kentucky, Covington, Ky.

LOUISIANA, NEW ORLEANS.

Business Men's Credit Bureau, 1919 Maison Blanche Bldg.

LOUISIANA, NEW ORLEANS.

Industrial Adj. Bureau, Inc., Eureka Bldg.

MASSACHUSETTS, BOSTON.

Credit Reporting Collection Company, W. S. Radway, Treasurer. 23 Beach Street.

MASSACHUSETTS, SPRINGFIELD.

Mr. Claude King, Pres. Beacon System, Phoenix Bldg., 307 Main St.

MICHIGAN, LANSING.

Mathew R. Rapp, Mgr.
Lansing Credit Exchange

RELIABLE COLLECTION SERVICE

MINNESOTA, MINNEAPOLIS.

Mr. S. L. Gilfillan, Sec'y Minneapolis Associated Credit Exchange, Inc., 314 Nicollet Ave.

MISSOURI, ST. JOSEPH.

Fidelity Adjustment & Collection Co.
507 American National Bank Bldg.

MISSOURI, ST. JOSEPH.

Snow-Church Collection Co., 116 Corby-Forssee Bldg.

MISSOURI, ST. LOUIS.

Perkins Adjustment Co.
729 Central National Bank Bldg.

MISSOURI, ST. LOUIS.

Associated Retail Credit Men, Chamber of Commerce.

MONTANA, BILLINGS.

Merchants Credit Association, Inc., H. W. Riley, Mgr., 206 Electric Bldg.

NEBRASKA, LINCOLN.

The United Credit Bureau, 801 Terminal Bldg., L. H. Daft, Manager.

NEBRASKA, OMAHA.

The Adjustment Bureau, 208 Laflang Bldg.

NEW JERSEY, CAMDEN.

J. William Pennell & Company, 328 Market Street.

NEW JERSEY, TRENTON.

J. William Pennell & Company, 506-7 Commonwealth Bldg.

NEW YORK, BUFFALO

Retail Merchants Association, 701-16 Chamber of Commerce Bldg.

NEW YORK, NEW YORK CITY.

Mr. Herman Steinberg, 299 Madison Ave., at 41st St.

NEW YORK CITY

Weiss & Weiss, 3 West 29th Street.

NEW YORK, SCHENECTADY

Shannon Mercantile Agency
Offices 16-18 Ellis Bldg.

OHIO, CINCINNATI.

Mr. Ernest R. Gwinner, Mgr. The L. Roescher Collecting Co., Bell Block.

OHIO, CLEVELAND.

Bayly Simmons & DeWitt
National City Bldg.

OKLAHOMA, OKLAHOMA CITY

Oklahoma City Retailers Association. A. D. McMullen, Secretary. 517 Baum Bldg.

OKLAHOMA, SAPULPA.

Business Men's Association, 102 Garst Bldg.

OKLAHOMA, TULSA.

Prentice & Bell Attorneys
200-1-2-3-4 National Bank of Commerce Bldg.

OKLAHOMA, TULSA.

Blue Book Adjustment Bureau,
Lynch Bldg.

OREGON, EUGENE

L. M. Travis, Eugene Loan & Savings Bank Bldg., 20 East Eighth St.

OREGON, PORTLAND.

Credit Reporting Co., 719 Gasco Bldg.

PENNSYLVANIA, ALTOONA.

Central Pennsylvania Credit Exchange and Collection Bureau, 961 Twenty-ninth St.

PENNSYLVANIA, PITTSBURGH

The Hickox System, 705 Bessemer Bldg.

RHODE ISLAND, PROVIDENCE.

Western Mercantile Corporation, 420 Grosvenor Bldg.

TENNESSEE, NASHVILLE.

The James Sanford Agency.

TEXAS, WACO.

Retail Merchants Association, 1711 Amicable Bldg.

UTAH, OGDEN.

Mr. M. Stewart, Mgr. Merchants Credit Bureau.

VERMONT, RUTLAND.

Rem. Business Service
Gryphon Bldg.

WASHINGTON, D. C.

National Claim Adjusters
Jenifer Building, 7th. & D. Sts. N. W.

WASHINGTON, D. C.

Associated Retail Credit Men, 303 Commerce and Savings Bldg.

WASHINGTON, BELLINGHAM.

Edwin Gruber, 201-202 Bellingham National Bank.

WASHINGTON, SEATTLE.

The Creditors Association, Inc., 324-7 Green Building.

WASHINGTON, SEATTLE.

Mr. A. R. Phillips, Pres. Asher Bros., Inc., 430-1-2-3 Pioneer Bldg.

WASHINGTON, SPOKANE.

Merchants Collection Co., 731-732 Peyton Bldg.

WISCONSIN, LA CROSSE.

Commercial Service Bureau, 314-15 Newburg Bldg.

There's a Difference

Due To

SERVICE

We Afford



Mind the Secret

We Sell **SERVICE** Not Books



RESULTS

Where Other Methods Have Failed



Address, Clip and Mail Us

NATIONAL
CREDITORS PUBLICITY ASSOCIATION

R.H. Murphy

NOT NECESSARY WITHOUT THIS PRINTING

Holland Building,

St. Louis, Mo.

Gentlemen:—

Have your Representative call and explain your Publicity System and Service for collecting accounts.

Name

Street

City or Town..... State.....

